

AREA: Financial District

MAGI NO.: 0412425712

Address: 24-28 South Street

Current Name: Union Trust Bank

Block: 662 Lot: 8

Lot size: 57' x 106'

Height: 1 story

Materials: Limestone

Condition: Good

Owner: Union Trust Co. of Md.

Use: Bank

Accessible: Yes

Designation: None

Liber/Folio: MLP 6793-321



Historic Name: National Bank of Commerce

Date: 1901

Architect/Builder: Baldwin &amp; Pennington

Style (if appropriate): French Renaissance

## Description:

This one story high bank building features a huge central arch flanked by smaller arched windows at the first floor sides. The granite basement level is punctuated by two windows protected by iron grills. A night deposit box projecting from the building walls has been installed at the northern bay. A small flight of granite steps leads to three bronze and glass doors with a three part transom. A plastic Union Trust sign is located above these doors. Above the entrance is a large painted over arched window. The entire entranceway is set into a forty foot high arch with colossal engaged columns, Ionic capitals, foliated brackets and a central ornate cartouche. The small side arched windows are also flanked by columns and each display a smaller cartouche. Blank panels are located above these side windows. A modillion block cornice and parapet with balusters and central sign completes this highly ornate facade. The interior of the building has been altered by a drop ceiling, however many original architectural elements remain including a marble floor, large basement vault, panelled managers office and a bronze banister.

## Significance:

Area: Architecture

Level: Local

This building is significant as one of the many fine bank buildings in the Financial District and a building which survived the Baltimore Fire. The small size of the building reflects an era when banks did not require much office space. The greatest need was for a single large, well-lit banking space with a few side offices. By building a small building on valuable downtown land the banks were making a statement of their financial security. A strong bank did not have to build a high-rise office building and rent out space as an investment, instead they could build a distinctive architectural statement on a small scale. Their financial stability was such that they could forgo the profit of building a sky-scraper as an investment. Also these small buildings proved to be safer during the Baltimore Fire. A half dozen, one or two story bank buildings survived the fire fairly intact. The high rise offices that survived the fire were totally gutted on the interior. This bank like many of the early bank buildings has been altered on the interior. The ceiling has been dropped, but no second floor or mezzanine level has been added. It may still be possible to restore the size of the banking space in the future.

Sources: BS 8/14/1901 (illustration); BS 8/1/1902 p. 7 c. 4 (opening); AR 8/1907

Surveyor and Date: Fred B. Shoken, May 1985.

B-1242

Baltimore Sun  
August 14, 1901



### NEW BANK OF COMMERCE BUILDING

Active work upon the new building which the National Bank of Commerce is going to erect upon its property at Nos. 24 and 26 South street is to begin about September 1. Drawings for the new structure are to be out today, and bids are to be received from the contractors by August 23.

The front of the bank will be of either marble, granite or Indiana limestone. It will be ornamented with cornices and columns, a balustrade along the roof and a carved top finial, two cartouches on either side of and above the main entrance, with eagles supporting them. There will be lamps at the entrance to the vestibule and columns at the side of the windows of the two offices which are to be in the front.

The entrance to the banking room will be through the vestibule, which will be 12 feet wide and so high that windows from the mezzanine floor above the offices in front will open out of it. It will have an arched ceiling. On each side of the vestibule will be entrance doors to the offices mentioned, while the doors opening into the bank itself will be at the back of the vestibule.

Above the bank doors will be a reproduction of the seal of the National Bank of Commerce, and the name of the bank will also be upon the swinging doors. These latter will be protected at night by large outer doors of fancy wrought iron, and at the front of the vestibule will be a collapsible gate.

The front of the building will be 37 feet 6 inches wide, and its extreme depth will be 106 feet.

The dimensions of the main banking room

will be 54 by 43 feet in the clear, and this apartment will be lighted by a skylight, the entire interior having an ornamental finish. In addition to the light received from above the room will also be illuminated through several large windows in its rear wall. These will be above the roofs of the one-story apartments for the president and board of directors at the back of the building. There will be sliding doors between these apartments, so that they can be connected if desired.

In the banking room the counter will be arranged in the shape of a horseshoe, so that there will be 15 desks, besides a considerable amount of floor space in the middle, where more desks or tables can be placed. At the back of the horseshoe will be two vaults—one for the moneys of the bank and the other for its books. The cashier's room will be on the right and adjoining the president's and board rooms.

The walls of the banking room will be wainscoted with marble to the height of 14 feet, while above they will be of plaster, decorated. Looking toward the main entrance to the banking room will be seen four solid columns of Pavonazza marble supporting a cornice and pediment, with a clock over the doors. This adornment will be handsomely carved. The glass in the windows and the skylight will be leaded and colored. These openings will, of course, be provided with iron guards. Cartouches and garlands will constitute the mural decorations.

At the back of the apartment will be a gallery giving easy access to the windows. This gallery will have a railing of white-enamelled iron, with bronze trimmings.

In the rooms for the president and the directors there will be wainscoting of cabinet oak, with handsome cornices and ceilings.

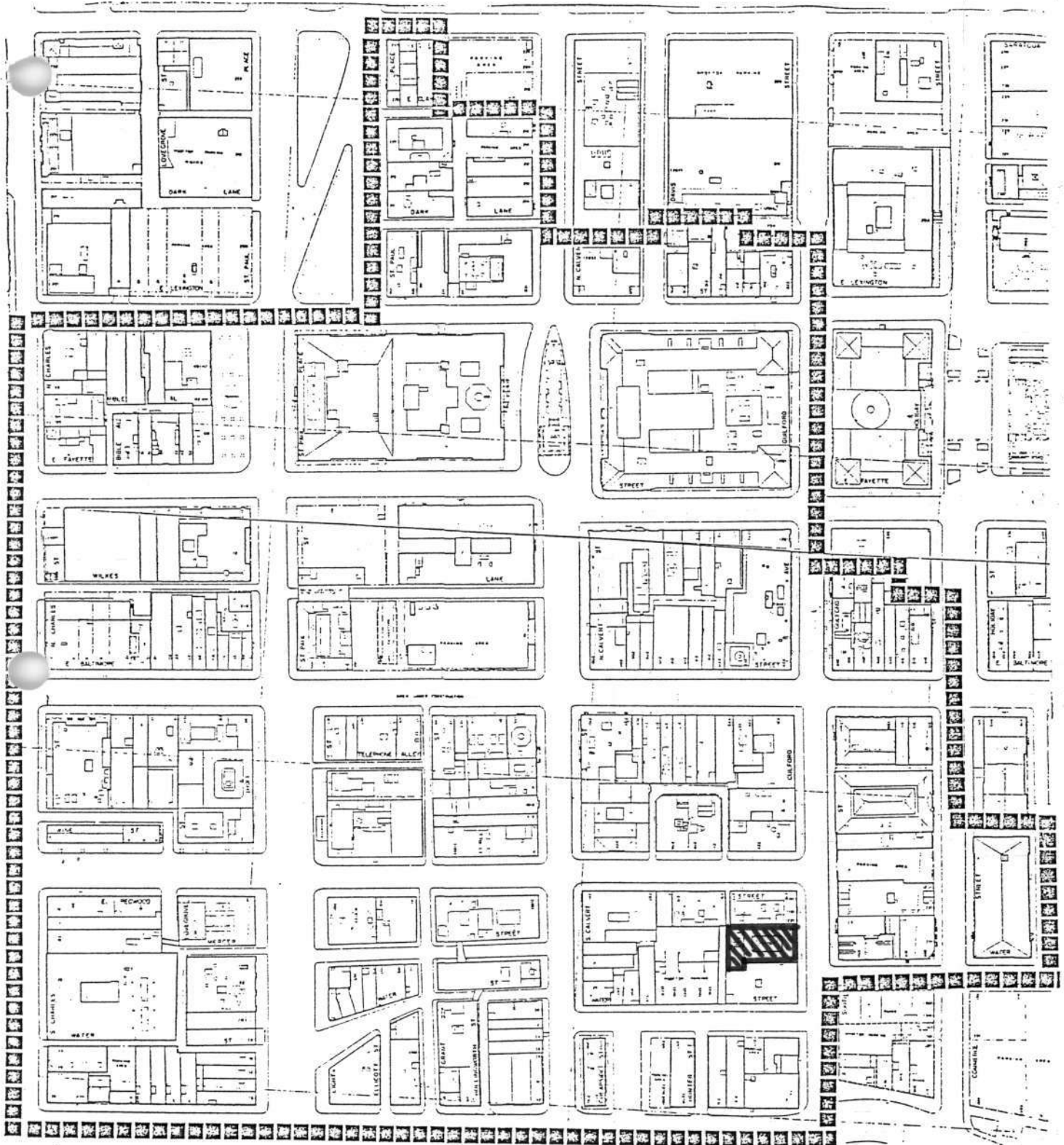
In the rear of the basement will be storage vaults, toilet room and bathroom, lockers and lunch room, the last being an apartment 13 by 28 feet. The forward portion of the basement will contain the lockers and fuel rooms. The building will be heated by hot water and will be equipped with both electric light and gas fixtures.

While there are to be two offices in the front, which will be rented to brokers, the plan of the structure is such that should the bank at any time desire to gain more space for its business it could move forward and use the area of these offices for itself. Arrangements for this have been made in designing the roof.

There will be two vaults in each office, one upon the lower and the other upon the mezzanine floor. These rooms will also be wainscoted in oak and will have oak partitions. They will have skylights in addition to their windows. Their second floors will contain two rooms, and toilet rooms will be over the vestibule.

The building will be erected on the steel frame plan and will be as nearly fireproof as possible. Steel beams and terra-cotta will be employed; the roof will be supported by steel trusses, which will rest upon steel columns built in the walls. The ceiling and floor of the vestibule will be tiled. All floors in public spaces and in the toilet room will be marble, the balance being of hard wood highly polished.

The style of the building will be modern French Renaissance. The architects are Messrs. Baldwin & Pennington.



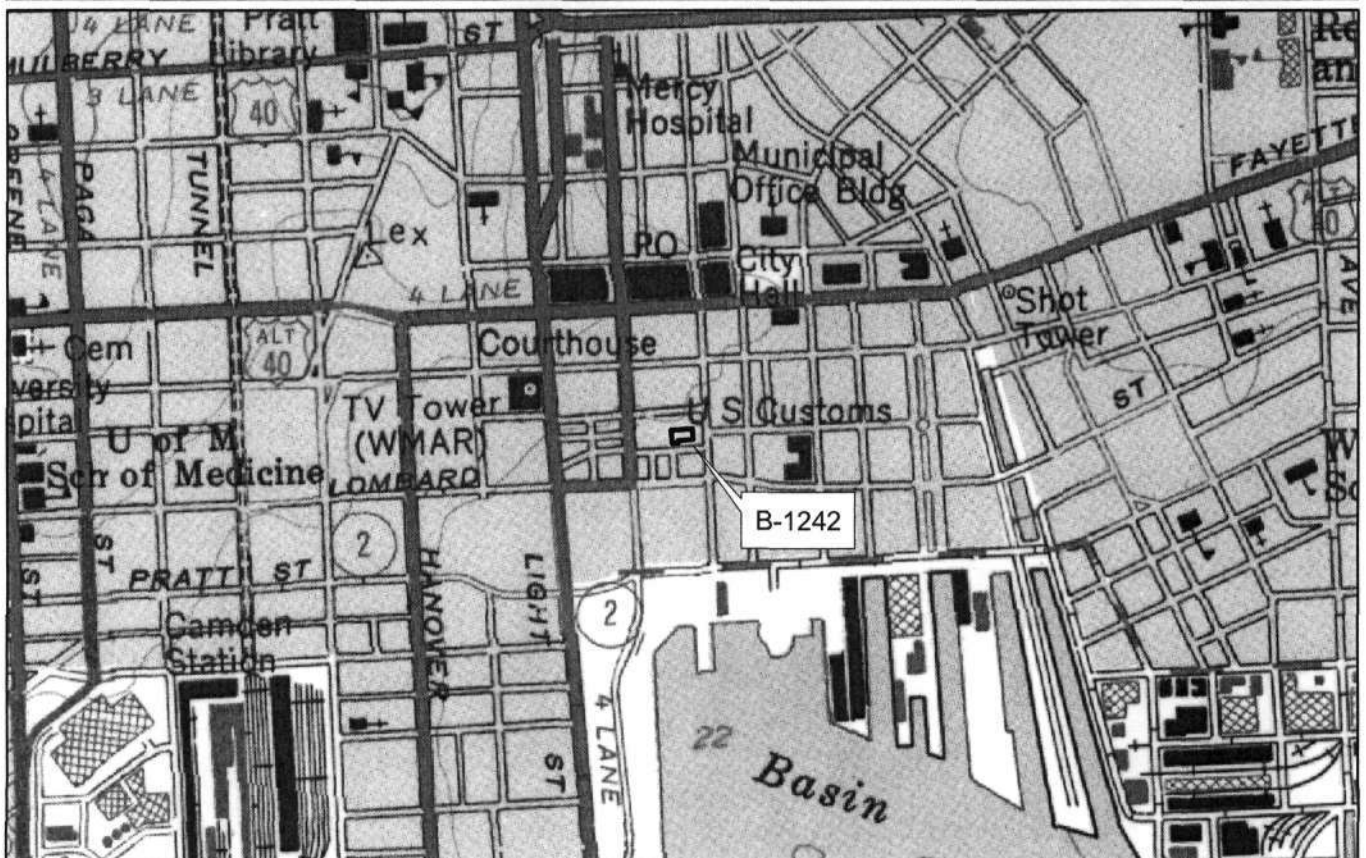
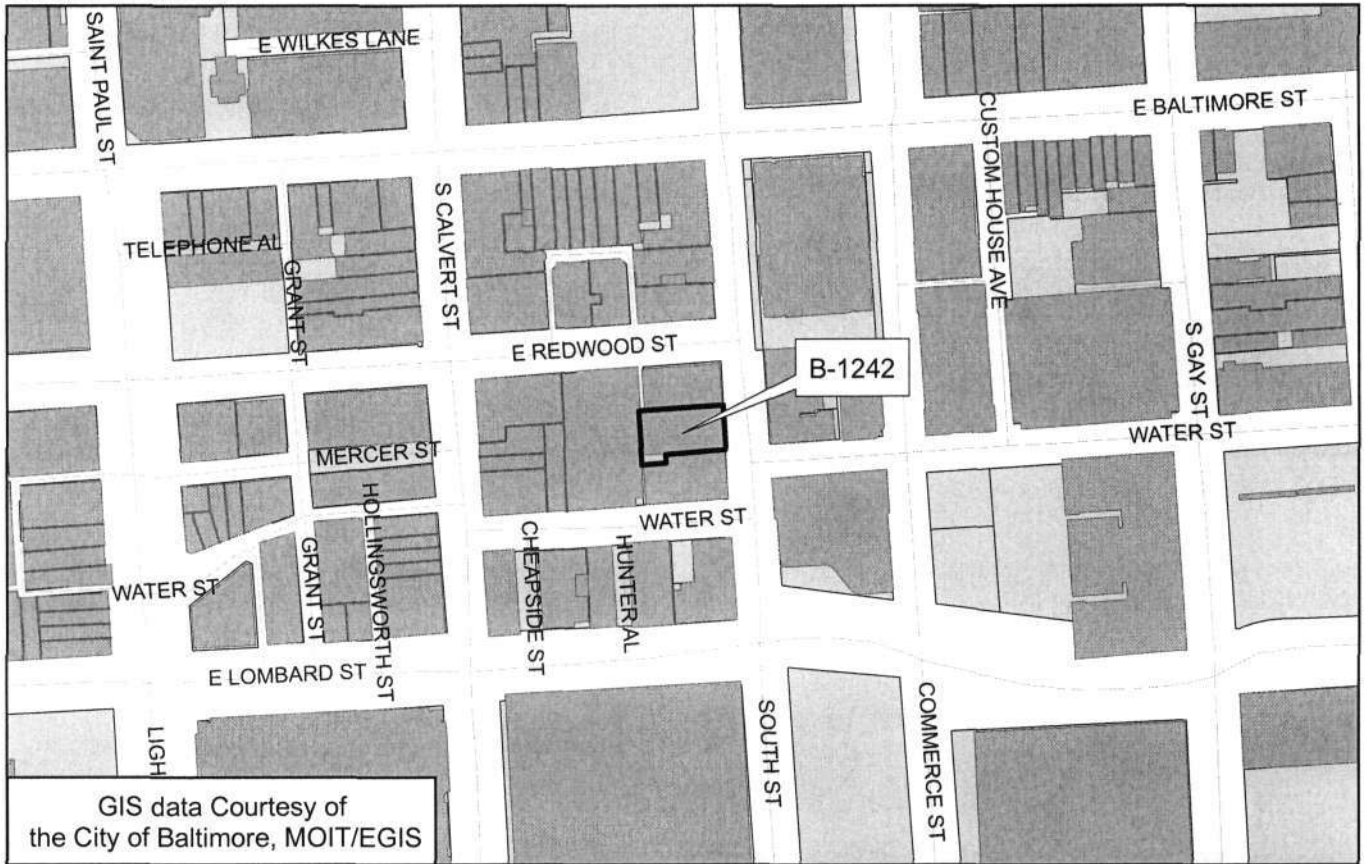
Baltimore Financial District Survey  
Baltimore (City), Maryland

B-1242 Union Trust Bank Branch  
24-28 South Street





B-1242  
National Bank of Commerce (Union Trust Bank Branch)  
24-28 South Street  
Block 0662 Lot 008  
Baltimore City  
Baltimore East Quad





24 South Street

B-1242

National Bank of Commerce  
24-28 South Street  
Financial District-Metrocenter Survey  
Baltimore (City), Maryland  
Photo: Fred Shoken  
Date: October 1983  
Neg. loc.: Maryland Historic Trust  
East elevation